

Dear Member

Group Insurance Scheme - Renewal 2020- Retired Member/Partner Membership

The Northumbria Group Insurance Scheme Trust falls due for renewal on 1st April 2020. We are pleased to confirm this Scheme has been renewed with our existing Insurance Broker, Arthur J. Gallagher Insurance Brokers (Gallagher), for the forthcoming 12 months.

Please note the purpose of this communication is to confirm renewal of the Group Insurance Scheme and advise that the Motor Breakdown policy will transfer to RAC with effect from 1st April 2020. We also need to confirm the monthly deduction, remind you of the availability of the scheme literature and the need to ensure your membership records are up-to-date with the Federation. For further details please refer to the Federation website or contact the Federation and/or Gallagher.

The Group Insurance Scheme booklet which summarises the main cover provided by this arrangement can be found on the Federation website: www.norpolfed.org.uk - if you do not have internet access copies will be sent to you upon request.

Please take time to carefully review the important information contained within the Group Insurance Scheme booklet which is attached to this communication and all of the Group Insurance Scheme literature to familiarise yourself with all of the benefits as well as the Terms, Conditions, Exclusions and Limitations.

CLAIMS

Over the past 5 years we have paid in the region of £3 million (including some outstanding payments to be made), in claim settlements for our Members, across the entire Group Insurance Scheme.

MONTHLY DEDUCTIONS

We are delighted to confirm that for the 2nd consecutive year the Group Insurance Scheme is available at the same cost to our members. The monthly deductions are confirmed below:-

- Retired Officer – calendar monthly deduction unaltered at £27.00
- Partner of Retired Officer – calendar monthly deduction unaltered at £7.88
- Retired Police Staff – calendar monthly deduction - £19.97
- Partner of Retired Police Staff – calendar monthly deduction - £ 4.75

- Payment method will continue via pension deduction.

- Deductions are inclusive of Insurance Premium Tax (IPT) (where applicable) at the prevailing rates. IPT is levied by the Government, the amount as well as the basis of application can be amended at any time.

- Monthly deductions are inclusive of a fee, details of which can be obtained from the Federation.

SCHEME COVER

As a retired member you are included under the sections of the scheme which are listed below. Please note that the maximum age limit for retired officers is below 70 years, the Life cover does however reduce for the 65 to 70 year age group to £7,500.

- Life Assurance – Member
- Life Assurance – Partner (**only if option taken**)
- Worldwide Travel Insurance – Family cover
- Legal Expenses (including online legal document service) – Family cover
- Care first Lifestyle Counselling Helpline and Online Support Services – Family Cover
- UK and European Motor Breakdown – Member and Partner

RAC MOTOR BREAKDOWN

As referenced above, with effect from 1st April 2020, the Motor Breakdown service transfer to RAC. The Group Insurance Scheme booklet provides a summary of the cover and full Terms & Conditions will be available on the Federation website.

In the meantime, please see below details in the event of a breakdown:-

Making a Claim:-

- For UK breakdown assistance, call **0330 159 0248**
- For European breakdown assistance:-
 - **00 33 472 43 52 55** (please replace the 00 at the beginning with 810 when in Belarus or Russia)
 - Calling from a French landline – **Freephone 0800 290 112**
 - Calling from the Republic of Ireland – **Freephone 1800 535 005**
 - Bringing the vehicle back to the UK after a breakdown – **0330 159 0342**
- You should have the following information available:-
 - Vehicle registration number
 - Your name, address and telephone number
 - Your collar number (serving officer) or state that you are a police staff employee or retired member

Please note, any breakdowns prior to 1st April 2020 should be reported to the current provider, AXA.

MEMBERSHIP REMINDERS

We wish to take this opportunity to remind you of the following:-

- Whilst there is no need to renew your membership it is your responsibility to ensure that the appropriate deductions continue to be made and that you remain eligible for inclusion. Should you wish to cancel cover please contact the Federation Office.
- Members should note that cover under all elements of the scheme only applies to the partner if they permanently reside with the member. Please note partner Life cover is only in force if option taken.
- Partner cover can only be provided whilst the member remains in the Scheme.
- Cover under the scheme ceases at the age of 70 years, therefore, irrespective of what day in the month a member's birthday falls, the member pays their normal subscription for the whole of that month. **If you do not wish to pay the final full month's subscription, you have the opportunity to cancel the scheme at the end of the month prior to the month of your 70th birthday, by informing us in writing, however, no cover would be provided in that final month.** Cover in respect of the partner may cease before the age of 70 years, please refer to the Group Insurance Scheme booklet.
- Up-to-date contact details and beneficiary details should be logged with the Federation Office.

GROUP INSURANCE SCHEME LITERATURE

The following information is currently available for you to download from the Federation website - if you do not have internet access copies will be sent to you upon request.

- Group Insurance Scheme Booklet – providing a summary of cover under **all** elements of the Scheme
- Travel Policy
- Legal Expenses
- Motor Breakdown Policy

The information is reviewed and updated as required on an annual basis. We recommend that you logon to the website around the time of renewal to ensure you are in possession of the most up-to-date documentation. We also advise that you check the website periodically for any Group Insurance Scheme bulletins.

Please refer to the Federation website for all up-to-date Group Insurance Scheme literature, detailing the cover, terms, conditions, exclusions and limitations.

Please note the Group Insurance Scheme booklet will be re-issued at this renewal and the 2020-21 document will be on the Federation website on or before 1st April 2020.

Travel – Aviva – Ordinarily the Travel policy is re-issued annually. This year, due to disruption caused by the Coronavirus, the new documentation may not be available in time for renewal. Should this be the case, the existing policy will continue to suffice. There is no change to the policy number or the telephone contacts.

CONTACTS

Should you have any queries contact either the Federation Office or Gallagher:-

Northumbria Police Federation 11-14 Apex Business Village Annitsford Cramlington Northumberland NE23 7BF Website www.norpolfed.org.uk Email contact: info@norpolfed.org.uk	Gallagher 3rd Floor Quayside House 110 Quayside Newcastle upon Tyne NE1 3DX Tel: 0191 479 7600
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We would again like to ask if you have an email address, please can you contact the Federation Office at your convenience so we can record your details. Going forward we would like to have the option to contact you electronically, this will assist with the issue of Group Insurance Scheme literature.

Yours sincerely,

David Orr
Branch Council Secretary

Northumbria Police Federation is an appointed representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by The Financial Conduct Authority.
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